

IMMEDIATE BENEFITS FOR LONG-TERM CARE



Dear Friend,

Are you or a loved one in need of long-term care insurance but can't qualify for traditional LTC coverage?

If you or a family member are age 65 or older and unable to perform at least two of six activities of daily living—dressing, toileting, eating, bathing, transferring, or continence—or have a severe cognitive impairment such as dementia or Alzheimer's disease, there is a new long-term care (LTC) insurance solution that can help you pay for care services.

The **Reliable Living Plan™** from **Americo Financial Life and Annuity Insurance Company** is designed for people age 65 or older who are currently receiving or in need of long-term care, including assisted living, nursing home, memory care, or even home care or adult day care services. It's a new, innovative long-term care insurance product that is designed to provide tax-free* benefits. Reliable Living Plan™ is individually underwritten. Policy issuance is subject to approval by the company.

If you're interested, I'd like to share more with you about this solution to a problem that impacts many Americans who are already receiving long-term care services.

I am a licensed insurance Producer appointed with Americo. If you have an interest in the Reliable Living Plan™, I will be available in the next few days to answer any questions you may have. Of course, there's no obligation, but the information I can provide is valuable and can be important to you in considering how to cover the costs of home health, adult day care, assisted living, memory care, or nursing home care.

If you have an immediate need or questions, please contact me** to schedule a convenient time for us to discuss how the Reliable Living Plan™ may benefit you or a family member in need of a long-term care solution.

I look forward to hearing from you.



Americo Financial Life and Annuity Insurance Company | Kansas City, MO

The Reliable Living Plan™ single premium immediate long-term care insurance policy (Series 600) is underwritten by **Americo Financial Life and Annuity Insurance Company**, Kansas City, MO, and may vary in accordance with state laws. Product distributed by Legacy Marketing Group®. Product and benefits may not be available in all states. Certain restrictions and variations apply. Policy and rider have limitations and exclusions. For costs and complete details of the coverage, call your Producer or the company. Legacy Marketing Group® and any licensed insurance Producer/agency shown on this ad are independent, authorized Producers/agencies of Americo.

Americo Financial Life and Annuity Insurance Company is authorized to conduct long-term care insurance business in the District of Columbia and all states except AR, CT, ME, NY and VT.

The Reliable Living Plan™ is intended to be a federally tax-qualified long-term care insurance contract under IRC 7702B.

Neither Americo Financial Life and Annuity Insurance Company nor any Producer representing Americo is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material and taxation as it applies to you.

* Under current IRS rules, benefit amounts that are in excess of the greater of (1) the stated per diem dollar amount allowable under section 7702B or (2) the actual dollar amount of qualified long-term care expenses, are taxable.

** A Producer or the company may contact you.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.